

<b>AMENDMENT TRANSMITTAL LETTER</b>			Docket No. 320529195US4		
Application No. 10/814,800	Filing Date March 31, 2004	Examiner F. Poinvil	Art Unit 3696		
Applicant(s): Kathleen Tyson Quah					
Invention: REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATER RE-EVALUATION					
<b>TO THE COMMISSIONER FOR PATENTS</b>					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
<b>CLAIMS AS AMENDED</b>					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
<b>Total Claims</b>	32	- 20 =	12	x 52.00	384.00
<b>Independent Claims</b>	3	- 3 =	0	x 220.00	0.00
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					384.00
<input checked="" type="checkbox"/> Large Entity <span style="margin-left: 200px;"><input type="checkbox"/> Small Entity</span>					
<input type="checkbox"/> No additional fee is required for this amendment.					
<input checked="" type="checkbox"/> Please charge EFT Account No. <u>SEA1PIRM</u> in the amount of \$ <u>384.00</u> .					
<input type="checkbox"/> A check in the amount of \$ _____ to cover the filing fee is enclosed.					
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>50-0665</u> as described below.					
<input checked="" type="checkbox"/> Credit any overpayment.					
<input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.					
_____ David Chin Attorney/Agent Reg. No.: 58,413  PERKINS COIE LLP P.O. Box 1247 Seattle, Washington 98111-1247 (206) 359-8000				Dated: <u>April 6, 2009</u>	